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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1-21 and 36-42 are canceled. New claims 43-52 are added. Accordingly, claims 43-52 are pending.

Claim 43 recites a self-service terminal for allowing a user of the terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words. The terminal comprises means for creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user, means for delivering the at least one audible prompt to the user, means for receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user, means for determining if the at least one word received from the user corresponds to the at least one word provided by the terminal, and means for dispensing an item to the user when the at least one word received from the user corresponds to the at least one word provided by the terminal.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal for allowing a user of the terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, wherein the terminal comprises, inter alia, "means for creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user", as recited in claim 43. Since the prior art references of record do not disclose or suggest "means for creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user", the prior art references of record cannot "means for determining if the at least one word received from the user corresponds to the at least one word provided by the terminal" and "means for dispensing an item to the user when the at least one word received from the user corresponds to the at least

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one word provided by the terminal", also as recited in claim 43. Thus, claim 43 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 44 depends from claim 43 and is allowable for the reasons claim 43 is allowable and for the specific limitations recited therein. Claim 44 further recites means for sensing that a user desires to use the terminal. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 44 in combination with the structure recited in claim 43. Thus, claim 44 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

Claim 45 depends from claim 44 and is allowable for the reasons claim 44 is allowable and for the specific limitations recited therein. Claim 45 further recites that the sensing means comprises a proximity sensor. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 45 in combination with the structure recited in claim 44. Thus, claim 45 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

Claim 46 recites a self-service terminal for allowing a user of the terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words. The terminal comprises means for creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question, means for delivering the at least one audible prompt to the user, means for receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user, means for determining if the at least one word received from the user answers the question contained within the at least one audible prompt delivered to the user, and means for dispensing an item to the user when the at least one word received from the user answers the question by indicating that the user chooses to have an item dispensed.

None of the prior art including the prior art references of record discloses or suggests a self-service terminal for allowing a user of the terminal to conduct an item dispensing

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transaction using spoken words without the user having to train the terminal to recognize the spoken words, wherein the terminal comprises, inter alia, "means for creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question", as recited in claim 46. Since the prior art references of record do not disclose or suggest "means for creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question", the prior art references of record cannot disclose or suggest "means for determining if the at least one word received from the user answers the question contained within the at least one audible prompt delivered to the user" and "means for dispensing an item to the user when the at least one word received from the user answers the question by indicating that the user chooses to have an item dispensed", also as recited in claim 46. Thus, claim 46 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 47 depends from claim 46 and is allowable for the reasons claim 46 is allowable and for the specific limitations recited therein. Claim 47 further recites that the determining means includes means for determining if the at least one word received from the user is a positive response to the question. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 47 in combination with the structure recited in claim 46. Thus, claim 47 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

Claim 48 recites an automated teller machine (ATM) for allowing a customer of the ATM to conduct a cash dispensing transaction using spoken words without the customer having to train the ATM to recognize the spoken words. The ATM comprises means for creating an audible cash dispensing prompt which contains within the prompt itself a cash dispensing word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to dispense cash to the customer, means for delivering the audible cash dispensing prompt to the customer, means for receiving at least one word spoken by the customer after the audible cash dispensing prompt is delivered to the customer, means for determining if the at least one

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word received from the customer corresponds to the cashing dispensing word provided by the ATM, and means for dispensing cash to the customer when the at least one word received from the customer corresponds to the cash dispensing word provided by the ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for allowing a customer of the ATM to conduct a cash dispensing transaction using spoken words without the customer having to train the ATM to recognize the spoken words, wherein the ATM comprises means for creating an audible cash dispensing prompt which contains within the prompt itself a cash dispensing word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to dispense cash to the customer, means for delivering the audible cash dispensing prompt to the customer, means for receiving at least one word spoken by the customer after the audible cash dispensing prompt is delivered to the customer, means for determining if the at least one word received from the customer corresponds to the cashing dispensing word provided by the ATM, and means for dispensing cash to the customer when the at least one word received from the customer corresponds to the cash dispensing word provided by the ATM. Thus, claim 48 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 49 depends from claim 48 and is allowable for the reasons claim 48 is allowable and for the specific limitations recited therein. Claim 49 further recites means for creating an audible balance enquiry prompt which contains within the prompt itself a balance enquiry word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to provide the customer with a number representing the balance of the customer's account, and means for providing the customer with a number representing the balance of the customer's account when the at least one word received from the customer corresponds to the balance enquiry word provided by the ATM. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 49 in combination with the structure recited in claim 48. Thus, claim 49 patentably defines over the prior art including the prior art references of record, whether taken singularly on in combination, and is therefore allowable.

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Claim 50 recites a method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words. The method comprises creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user, delivering the at least one audible prompt to the user, receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user, determining if the at least one word received from the user corresponds to the at least one word provided by the terminal, and dispensing an item to the user when the at least one word received from the user corresponds to the at least one word provided by the terminal.

None of the prior art including the prior art references of record discloses or suggests a method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, wherein the method comprises creating at least one audible item dispensing prompt which contains within the prompt itself at least one word which is provided by the terminal and which can be spoken by the user to instruct the terminal to dispense an item to the user, delivering the at least one audible prompt to the user, receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user, determining if the at least one word received from the user corresponds to the at least one word provided by the terminal, and dispensing an item to the user when the at least one word received from the user corresponds to the at least one word provided by the terminal. Thus, claim 50 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 51 recites a method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words. The method comprises creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question, delivering the at least one audible prompt to the user, receiving at least one word spoken by the user after

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the at least one audible prompt is delivered to the user, determining if the at least one word received from the user answers the question contained within the at least one audible prompt delivered to the user, and dispensing an item to the user when the at least one word received from the user answers the question by indicating that the user chooses to have an item dispensed.

None of the prior art including the prior art references of record discloses or suggests a method of allowing a user of a self-service terminal to conduct an item dispensing transaction using spoken words without the user having to train the terminal to recognize the spoken words, wherein the method comprises creating at least one audible item dispensing prompt which contains within the prompt itself a question which can be answered by the user speaking either a positive response or a negative response to the question, delivering the at least one audible prompt to the user, receiving at least one word spoken by the user after the at least one audible prompt is delivered to the user, determining if the at least one word received from the user answers the question contained within the at least one audible prompt delivered to the user, and dispensing an item to the user when the at least one word received from the user answers the question by indicating that the user chooses to have an item dispensed. Thus, claim 51 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 52 recites a method of allowing a customer of an automated teller machine (ATM) to conduct a cash dispensing transaction using spoken words without the customer having to train the ATM to recognize the spoken words. The method comprises creating at least one audible cash dispensing prompt which contains within the prompt itself at least one word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to dispense cash to the customer, delivering the at least one audible prompt to the customer, receiving at least one word spoken by the customer after the at least one audible prompt is delivered to the customer, determining if the at least one word received from the customer corresponds to the at least one word provided by the ATM, and dispensing cash to the customer when the at least one word received from the customer corresponds to the at least one word provided by the ATM.

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None of the prior art including the prior art references of record discloses or suggests a method of allowing a customer of an automated teller machine (ATM) to conduct a cash dispensing transaction using spoken words without the customer having to train the ATM to recognize the spoken words, wherein the method comprises creating at least one audible cash dispensing prompt which contains within the prompt itself at least one word which is provided by the ATM and which can be spoken by the customer to instruct the ATM to dispense cash to the customer, delivering the at least one audible prompt to the customer, receiving at least one word spoken by the customer after the at least one audible prompt is delivered to the customer, determining if the at least one word received from the customer corresponds to the at least one word provided by the ATM, and dispensing cash to the customer when the at least one word received from the customer corresponds to the at least one word provided by the ATM. Thus, claim 52 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

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